Case 15-10338 Doc 1 B1 (Official Form 1) (04/13) Entered 03/23/15 16:09:20 Desc Main Filed 03/23/15

Page 1 of 56 Document **United States Bankruptcy Court** 

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	Nort	nern Di	strict o	r IIIIno	ois Easter	אוט ח	/ision					
Name of Debtor (	(if individual, ε	enter Last, First	, Middle):		<del>_</del>	Name (	Name of Joint Debtor (Spouse) (Last, First, Middle)					
		Price,	, Jason			Price, Mandy						
All Other Names (and trade names)		Debtor in the las	st 8 years (inclu	de married	l, maiden	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):						
ast four digits of a f more than one,		Individual-Taxpa	• , ,	No./Comp	lete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-0604					
Street Address of		& Street, City, a	and State):					nt Debtor (No. & Str	reet, City, and	State):	<del></del>	
520 Morga	an St			_			Morgan	St		ı		
Joliet IL					60436	]] 30"	IEL IL				60436	
County of Reside	ence or of the	Principal Place	of Business:			County	y of Residence o	or of the Principal F	Place of Busine	ess:		
		W	/ILL						WILL			
Mailing Address o	of Debtor (if di	ifferent from stre	eet address)			Mailing	3 Address of Joir	int Debtor (if differe	ent from street a	address):		
ocation of Princi	ipal Assets of	Business Debto	or (if different f	rom street								
	• •	tor (Form of Orga heck one box)	anization)	ĺ		of Business chapter of Bankruptcy Code Unde which the Petition is Filed (Check one usiness						
	al (includes Jo ibit D on page 2	,		I	☐ Single Asset R	Real Estate		Chapter 7 Chapter 9		apter 15 Petition ı Foreign Main P	•	
	ation (includes			I	defined in 11 U	J.S.C §101	(51B)	☐ Chapter 11	1 _	-		
☐ Partnersl	ship			I	Stockbroker  Commodity Bro	~kor		☐ Chapter 12 ☐ Chapter 13	_	apter 15 Petition a Foreign Nonma	n for Recognition ain Proceeding	
,		t one of the abov ate type of entity			☐ Clearing Bank ☐ Other			-				
	Chap	oter 15 Debtors			Tax-Exe	empt Entit			Nature of De	ebts (Check one E	Box)	
Country of debtor's	's center of ma	ain interests: _			Debtor is a tax-		■ Debts are primarily consumer □ Debts				Debts are primarily	
each country in wl	_	proceeding by	, regarding, or	-   	organization ur United States ( Revenue Code	nder Title 2 Code (the I		§ 101(8) as individual pri	"incurred by an rimarily for a pe ousehold purpo	n ersonal,	primarily business deb	ts.
		Filing Fee (	(Check one box)			Check	one box	Cha	apter 11 Debto	rs		
Filing Fee atta		( /-pali	t to teach and				□ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)					
•	cation for the c	stallments (applic court's considera n installments. R	ration certifying	that the de	ebtor is	U i	Debtor's aggregate noncontingent liquidated debts (excluding debts owed to					
☐ Filing Fee wa attach signed		ed (applicable to for the court's co			• •	Check	ck all applicable I A plan is being fil	boxes:				_
								the plan were solic accordance with 1			ore classes	
Statistical/Admir			· · · for dietribut	··· - to lines						This space is fo	for court use only14.0	00
■ Debtor estima	nates that, afte		property is exclu		ecured creditors. Idministrative expense	es paid, th	ere will be no					
Estimated Number	r of Creditors								_	1		
1-	<b>5</b> 0-	100-	200-	1,000-		0,001	<b>1</b> 25,001	50,001	Over			
49 Estimated Assets	99	199	999	5,000	·	5,000	50,000		100,000	1		
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,00 to \$10 million	to \$50 to	<b>]</b> 50,000,001 5 \$100 hillion	\$100,000,001 to \$500 million	\$500,000,001	More than \$1 billion			
Estimated Liabilitie	es 🔲		<u> </u>	\$1,000,00	21 \$10,000,001 \$5	50 000 001	\$100,000,001	\$500,000,001	More then	Ì		

to \$100

to \$500

to \$1billion

\$1 billion

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\$50,000

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\$500,000

to \$1

to \$50

million

Case 15-10338 Doc 1 Filed 03/23/15 Entered 03/23/15 16:09:20 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 56 **Voluntary Petition** Name of Debtor(s) Jason Price This page must be completed and filed in every case) Mandy Price All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Brent Lee Ingram Dated: 03/23/2015 **Brent Lee Ingram Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord)

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Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

П

П

possession was entered, and

period after the filing of the petition.

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**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Jason Price Mandy Price

### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### /s/ Jason Price

Jason Price

Dated: 03/23/2015

#### /s/ Mandy Price

**Mandy Price** 

Dated: 03/23/2015

#### Signature of Attorney

### /s/ Brent Lee Ingram

Signature of Attorney for Debtor(s)

### **Brent Lee Ingram**

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 03/23/2015

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

In re

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Jason Price
	ed: 03/23/2015  /s/ Jason Price
Loor	tify under penalty of pariury that the information provided above is true and correct
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

In re

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Mandy Pr	rice	
Date	ed: 03/23/2015	/s/ Mandy Price		X Date & Sign
I cert	tify under penalty of perjury th	nat the information provided above is	true and correct.	
	The United States trustee o does not apply in this district.	r bankruptcy administrator has determined that the	ne credit counseling requirement of	f 11 U.S.C. § 109(h)
	Active military duty in a mi	litary combat zone.		
	<u> </u>	U.S.C. $\S$ 109(h)(4) as physically impaired to the $\Theta$ ing in person, by telephone, or through the Interr		nable effort, to
	· · · · · ·	U.S.C. § 109(h)(4) as impaired by reason of meons with respect to financial responsibilities.);	ental illness or mental deficiency so	as to be incapable
	4. I am not required to receive by a motion for determination by the or	a credit counseling briefing because of: [Check purt.]	the applicable statement.] [Must be	e accompanied
	your bankruptcy petition and promptly management plan developed through of the 30-day deadline can be granted	y to the court, you must still obtain the credit courtificate from the agency that provided the agency. Failure to fulfill these requirements donly for cause and is limited to a maximum of 1 s for filling your bankruptcy case without first received.	ne counseling, together with a copy may result in dismissal of your cas 5 days. Your case may also be dis	of any debt ee. Any extension
	seven days from the time I made my r	dit counseling services from an approved agency equest, and the following exigent circumstances by case now. [Must be accompanied by a motion	merit a temporary waiver of the cre	edit counseling
	the United States trustee or bankrupto performing a related budget analysis, file a copy of a certificate from the ago	the filing of my bankruptcy case, I received a brid by administrator that outlined the opportunties for but I do not have a certificate from the agency d ency describing the services provided to you and ays after your bankruptcy case is filed.	available credit counseling and assescribing the services provided to n	sisted me in ne. You must
	the United States trustee or bankrupto performing a related budget analysis,	the filing of my bankruptcy case, I received a brie by administrator that outlined the opportunties for and I have a certificate from the agency describing repayment plan developed through the agency.	available credit counseling and ass	sisted me in

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

Case No. Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES   NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$70,994	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$24,463	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$156,109	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$400	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$24,501	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$6,012
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$5,952
TOTALS			<b>\$95,457</b> TOTAL ASSETS	\$181,010 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

Case No. Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy CU.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	Code (11
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any
This information is for statistical nurnoses only under 28 U.S.C. 8.159	

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

### State the following:

Average Income (from Schedule I, Line 16)	\$6,012.17
Average Expenses (from Schedule J, Line 18)	\$5,952.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$8,147.04

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$156,109.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$400.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$24,501.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$180,610.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

In re

Bankruptcy Docket #:

Judge:

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the

property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
Timeshare at 5323 Millenia Lakes Boulevard, Suite 400 Orlando, Florida 32839	Fee Simple		\$1,500	\$11,974
520 Morgan St Joliet, IL 60436 (Debtor's Residence)	Fee Simple		\$69,494	\$107,708

**Total Market Value of Real Property** 

(Report also on Summary of Schedules)

\$70,994.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

In re

Bankruptcy Docket #:

Judge:

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
		checking account with -Chase		\$0
		checking account with -Napus FCU		\$0
		checking account with -Chase		\$29
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Used household goods; TV, DVD player, TV stand,		\$1,500
		stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.		
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$50
06. Wearing Apparel		Necessary wearing apparel.		\$50

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Jason Price and Mandy Price / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY								
Type of Property		Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured				
07. Furs and jewelry.								
		Earrings, watch, costume jewelry		\$200				
08. Firearms and sports, photographic, and other hobby equipment.	X							
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		Unknown				
10. Annuities. Itemize and name each issuer.	X							
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X							
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars								
		Pension w/ Employer/Former Employer - 100% Exempt.		Unknown				
13. Stocks and interests in incorporated and unincorporated businesses.	X							
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X							
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X							
16. Accounts receivable	X							
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X							
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X							
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X							
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X							
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X							

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

In re

Bankruptcy Docket #:

Judge:

Type of Property    Carrent Value of Description and Location of Property   Carrent Value of Debtor's Interest in Property, Without Deducting Any Secured		SCH	EDULE B - PERSONAL PROPERTY		
property. Give particularis.  24. Lucenses, franchises and other general intangibles.  24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in commection with obtaining a product or service from the debtor primarily for personal, family, or household purposes  25. Autos, Truck, Trailers and other vehicles and accessories.  2011 Chevrolet Impala  \$7,245  2012 Chrysler Town and Country  \$15,389  26. Boats, motors and accessories.  X  27. Aircraft and accessories.  X  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies and tousiness.  30. Inventory  X  31. Animals  1 dog, 1 guinea pig  \$0  32. Crops-Growing or Harvested. Give particulars.  33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X  35. Other personal property of any kind not	Type of Property	Type of Property Description and Location of Property			Debtor's Interest in Property, Without Deducting
23. Licenses, franchises and other general intangibles.  24. Oustomer list or other compilations containing personally identifiable information (as defined in 1 USC 01 14 Hz provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes  25. Autos, Truck, Trailers and other vehicles and accessories.  2011 Chevrolet Impala  \$7,245  2012 Chrysler Town and Country  \$15,389  26. Boats, motors and accessories.  X  27. Aircraft and accessories.  X  28. Office equipment, furnishings, and supplies  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory  X  31. Animals  1 dog, 1 guinea pig  \$0  32. Crops-Growing or Harvested. Give particulars.  33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X  35. Other personal property of any kind not  X  35. Other personal property of any kind not		X			
containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes 25. Autos, Truck, Trailers and other vehicles and accessories.  2011 Chevrolet Impala 2012 Chrysler Town and Country \$15,389  26. Boats, motors and accessories.  X 27. Aircraft and accessories.  X 28. Office equipment, furnishings, and supplies 29. Machinery, fixtures, equipment, and supplie used in business. 30. Inventory  X 31. Animals  1 dog, 1 guinea pig \$0  32. Crops-Growing or Harvested. Give particulars. 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not	23. Licenses, franchises and other general	X			
and accessories.  2011 Chevrolet Impala  \$7,245  2012 Chrysler Town and Country  \$15,389  26. Boats, motors and accessories.  X  27. Aircraft and accessories.  X  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplie used in business.  30. Inventory  X  31. Animals  1 dog, 1 guinea pig  \$0  32. Crops-Growing or Harvested. Give particulars.  33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X  35. Other personal property of any kind not  X	containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or	X			
26. Boats, motors and accessories.  27. Aircraft and accessories.  X  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplie used in business.  30. Inventory  X  31. Animals  1 dog, 1 guinea pig  \$0  32. Crops-Growing or Harvested. Give particulars.  33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X  35. Other personal property of any kind not			2011 Chevrolet Impala		\$7,245
27. Aircraft and accessories.  X  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplie used in business.  30. Inventory  X  31. Animals  1 dog, 1 guinea pig  \$0  32. Crops-Growing or Harvested. Give particulars.  33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X  35. Other personal property of any kind not  X			2012 Chrysler Town and Country		\$15,389
28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment, and supplie used in business. 30. Inventory  X  31. Animals  1 dog, 1 guinea pig  \$0  32. Crops-Growing or Harvested. Give particulars. 33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X  35. Other personal property of any kind not	26. Boats, motors and accessories.	X			
supplies.  29. Machinery, fixtures, equipment, and supplie used in business.  30. Inventory  X  31. Animals  1 dog, 1 guinea pig  \$0  32. Crops-Growing or Harvested. Give particulars.  33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X  35. Other personal property of any kind not	27. Aircraft and accessories.	X			
29. Machinery, fixtures, equipment, and supplie used in business.  30. Inventory  X  31. Animals  1 dog, 1 guinea pig  \$0  32. Crops-Growing or Harvested. Give particulars. 33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X  35. Other personal property of any kind not		X			
31. Animals  1 dog, 1 guinea pig  \$0  32. Crops-Growing or Harvested. Give particulars.  33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X  35. Other personal property of any kind not		X			
1 dog, 1 guinea pig  32. Crops-Growing or Harvested. Give particulars.  33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X  35. Other personal property of any kind not	30. Inventory	X			
particulars.  33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X  35. Other personal property of any kind not  X	31. Animals		1 dog, 1 guinea pig		\$0
33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X  35. Other personal property of any kind not  X		X			
35. Other personal property of any kind not	•	X			
	34. Farm supplies, chemicals, and feed.	X			
		X			

Total

(Report also on Summary of Schedules)

\$24,463.00

Record # 634381 B6B (Official Form 6B) (12/07) Page 3 of 3

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE C - PROPERTY CLAIMED EXEMPT

	Check if debtor claims a homestead exemption that exceeds \$146,450.*  Amount subject to adjustment on 4/1/16, and every three years thereafter the respect to cases commenced on or after the date of adjustment.
--	--

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
520 Morgan St Joliet, IL 60436 (Debtor's Residence)	735 ILCS 5/12-901	\$ 30,000	\$69,494
02. Checking, savings or other			
checking account with -Chase	735 ILCS 5/12-1001(b)	\$ 0	\$0
checking account with -Napus FCU	735 ILCS 5/12-1001(b)	\$ 0	\$0
checking account with -Chase	735 ILCS 5/12-1001(b)	\$ 29	\$29
04. Household goods and furnishings.			
Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.	735 ILCS 5/12-1001(b)	\$ 1,500	\$1,500
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 50	\$50
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$50
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 200	\$200
25. Autos, Truck, Trailers and			
2011 Chevrolet Impala	735 ILCS 5/12-1001(c)	\$ 2,400	\$7,245
2012 Chrysler Town and Country	735 ILCS 5/12-1001(c)	\$ 2,400	\$15,389
31. Animals			
1 dog, 1 guinea pig	735 ILCS 5/12-1001(b)	\$ 0	\$0

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

In re

Bankruptcy	V Docket #:
------------	-------------

Judge:

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
1	Chase MTG Attn: Bankruptcy Dept. Po Box 24696 Columbus OH 43224 Acct #: 4651608074580			Dates: 2012-2015  Nature of Lien: Mortgage  Market Value: \$69,494.00  Intention: Reaffirm 524 (c)  *Description: 520 Morgan St Joliet, IL 60436  (Debtor's Residence)				\$107,708	\$0
2	Hilton Grand Vactions Club  5323 Millenia Lakes Blvd Suite 400 Edgewood FL 32839  Acct #:			Dates:  Nature of Lien: Lien on Time Share - PMSI Market Value: \$1,500.00 Intention: Surrender  *Description: Timeshare at 5323 Millenia Lakes Boulevard, Suite 400 Orlando, Florida 32839				\$11,974	\$11,974
3	TD AUTO Finance Attn: Bankruptcy Dept. Po Box 9223 Farmington Hills MI 48333 Acct #: 1100216209			Dates: 2012-01-09  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$15,389.00  Intention: Reaffirm 524 (c)  *Description: 2012 Chrysler Town and  Country				\$21,968	\$0

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

In re

Bankruptcy Docket #:

**Total** 

(Report also on Summary of Schedules)

\$156,109

\$11,974

Judge:

	SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS									
	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C H M	* Date Claim was Incured	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any	
4	Up2drive Attn: Bankruptcy Dept. 5550 Britton Pkwy Hilliard OH 43026			Dates: 2012-12-10  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$7,245.00  Intention: Reaffirm 524 (c)  *Description: 2011 Chevrolet Impala				\$14,459	\$0	
	Acct #: 6000011146									

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of

Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

Case 15-10338 Doc 1 Filed 03/23/15 Entered 03/23/15 16:09:20 Desc Main Document Page 16 of 56  $^{\star}$  Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Unliquidated Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address W **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С **Priority IRS Priority Debt** Bankruptcy Dept. IRS Priority Debt \$400 \$400 Reason: PO Box 7346 Dates: Philadelphia PA 19101 Acct #: **Total Amount of Unsecured Priority Claims** \$ 400 \$ 400 (Report also on Summary of Schedules)

Record # 634381 B6E (Official Form 6E) (04/13) Page 2 of 2

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

In re

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim
1	Chase CARD Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: NULL			Dates: 2014-2015 Reason: Credit Card or Credit Use				\$4,383
2	CITI Attn: Bankruptcy Dept. Po Box 6241 Sioux Falls SD 57117 Acct #: NULL			Dates: 2012-2015 Reason: Credit Card or Credit Use				\$3,997
3	CITI Cards Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117 Acct #: NULL			Dates: 2012-2015 Reason: Credit Card or Credit Use				\$4,900
4	Kohls/Capone Attn: Bankruptcy Dept. N56 W 17000 Ridgewood Dr Menomonee Falls WI 53051 Acct #: NULL			Dates: 2011-2015 Reason: Credit Card or Credit Use				\$675

Record # 634381 B6F (Official Form 6F) (12/07) Page 1 of 2

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS Unliquidated Contingent Disputed **Date Claim Was Incurred and** Codebtor Creditor's Name, Mailing Address Including Amount of W Consideration For Claim. **Zip Code and Account Number** Claim J If Claim is Subject to Setoff, So State (See Instructions Above) С **Napus FCU** Dates: 2011-2015 Attn: Bankruptcy Dept. \$5,774 Reason: **Personal Loan** 12 Herbert St Alexandria VA 22305 Acct #: 5694950001 Napus FCU Dates: 2011-2015 Attn: Bankruptcy Dept. Reason: Credit Card or Credit Use \$4,772 12 Herbert St Alexandria VA 22305 Acct #: NULL

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 24,501

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

Bankruptcy Docket #:

Judge:

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address,
Including Zip Code,
of Other Parties to Lease or Contract.

Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

In re

Bankruptcy Docket #:

Judge:

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Check this box if debtor has no codebtors.	
Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

Record # 634381 B6G (Official Form 6G) (12/07) Page 1 of 1

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Fill in this in	formation to iden	tify your case:		
Debtor 1	Jason		Price	
Debtor 2	First Name  Mandy	Middle Name	Last Name Price	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	r the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS	
Case Number (If known)	r		_	

Official Form B 6I

MM / DD / YYYY

### **Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment									
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse					
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed  X Not employed					
	Include part-time, seasonal, or self-employed work.	Occupation	Fireman							
	Occupation may Include student or homemaker, if it applies.	Employers name	Village of Riverda	le						
		Employers address	157 W 144th Stree	t						
			Riverdale, IL 6082	7						
		How long employed there?	23 years							
Pa	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.									
				For Debtor 1	For Debtor 2 or non-filing spouse					
2.		y and commissions (before all pa alculate what the monthly wage w	•	\$7,018.03	\$0.00					
3.	Estimate and list monthly overtime pay.			\$0.00	\$0.00					
4.	Calculate gross income. Add line	2 + line 3.		\$7,018.03	\$0.00					

Official Form B 6I Record # 634381 Schedule I: Your Income Page 1 of 3

Case 15-10338 Doc 1 Filed 03/23/15 Entered 03/23/15 16:09:20 Desc Main

Debtor 1

Page 22 of 56
Case Number (if known) Document Jason First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy	/ line 4 here	4.	\$7,018.03	\$0.00	
5. <b>L</b>		payroll deductions:				
		ax, Medicare, and Social Security deductions	5a.	\$596.16	\$0.00	
		Mandatory contributions for retirement plans	5b.	\$668.44	\$0.00	
		oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
		Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
		nsurance	5e.	\$433.33	\$0.00	
		Oomestic support obligations Union dues	5f.	\$0.00	\$0.00	
	_		5g.	\$0.00	\$0.00	
6 4		Other deductions. Specify: payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	5h. 6.	\$0.00	\$0.00	
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,697.93	\$0.00	
		other income regularly received:	7.	\$5,320.10	\$0.00	
O. LI		Net income from rental property and from operating a business,				
	oa.	profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
		dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		,	<b>,</b>	
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e.	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:				
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
	8h.	Other monthly income. Specify: Second Job,	8h.	\$692.07	\$0.00	
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$692.07	\$0.00	
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$6,012.17 +	\$0.00	\$6,012.17
11.	State	e all other regular contributions to the expenses that you list in <i>Schedule</i>	⊋ <b>J</b> .			
	Inclu	de contributions from an unmarried partner, members of your household, you	our depende	ents, your roommates, and		
		friends or relatives.				
		ot include any amounts already included in lines 2-10 or amounts that are n sify:				4 \$0.00
	•				1	1. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	\$ <b>6,012.17</b>
13.		ou expect an increase or decrease within the year after you file this form	?			
	□,  X	No. Yes. Explain:				

Case 15-10338 Doc 1 Filed 03/23/15 Entered 03/23/15 16:09:20 Desc Main Document Page 23 of 56 Case Number (if known)

Jason Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Part 3: **Additional Employment Information** Debtor 1 Occupation Fireman Employers name Village of Thornton **Employers address** 115 E Margaret Street Thornton, IL 60476 How long employed there?

Official Form B 6I Record # 634381 Schedule I: Your Income Page 3 of 3

Fill in th	his information to identify your ca	ase:				
Debtor 1	Jason First Name	Middle Name	Price Last Name	Check if this is:	d filina	
Debtor 2	2 <u>Mandy</u>		Price	_	•	-petition chapter 13
(Spouse, if	filing) First Name	Middle Name	Last Name	income as o	of the following d	ate:
United S	States Bankruptcy Court for the : <u>NOF</u> umber	RTHERN DISTRICT OF ILLI	INOIS	MM / DD / Y	YYY	
(If known				A	Cilia a fa a Dalata a (	O haranaa Dahtaa O
Officia	ıl Form B 6J				separate house	2 because Debtor 2 hold.
					00000	
Sche	dule J: Your Expe	nses				12/13
	plete and accurate as possible. If se is needed, attach another sheet stion.				=	
Part 1:	Describe Your Household					
	a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separation of the sep					
	you have dependents?	No No	De	ependent's relationship to ebtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	not list Debtor 1 and otor 2.	Yes. Fill out this i each dependent.		on	5	No
Do i	not state the dependents'		_			X Yes
IIaII	ies.		D	aughter	5	No
			_			Yes
			D	aughter	5	No
			_			X Yes
						X No
						Yes X No
						Yes
exp	your expenses include enses of people other than irself and your dependents?	X No Yes				
Part 2:	Estimate Your Ongoing Monthly	v Expenses				
expenses	your expenses as of your bankruptcy as of a date after the bankruptcy	ptcy filing date unless y	<del>-</del>			
	xpenses paid for with non-cash g	jovernment assistance i	f you know the value			
of such as	ssistance and have included it on	n Schedule I: Your Incor	ne (Official Form B 6I.)		Υ	our expenses
4. The	e rental or home ownership expen	nses for your residence	. Include first mortgage paymer	nts and		
	rent for the ground or lot.				4.	\$776.00
lf n	ot included in line 4:					
4a.	Real estate taxes				4a.	\$0.00
4b.	Property, homeowner's, or rente	er's insurance			4b.	\$0.00
4c.	Home maintenance, repair, and	upkeep expenses			4c.	\$50.00
4d.	Homeowner's association or con	ndominium dues			4d.	\$0.00

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Case Number (if known) \_

Jason

Debtor 1

Document

for 1 Sason Price Case	Number (if known)		
First Name Middle Name Last Name		Vour evnen	
		Your expens	ses
Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.0
Utilities: 6a. Electricity, heat, natural gas	6a.		\$340.0
6b. Water, sewer, garbage collection	6b.		\$20.
6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$525.
6d. Other. Specify:	6d.	\$	0.
	7.		\$1,200
Food and housekeeping supplies	8.		\$200
Childcare and children's education costs	9.		\$140
Clothing, laundry, and dry cleaning	10.		\$120
Personal care products and services	10.		\$75
Medical and dental expenses	12.		\$1,055
. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.		ψ1,000
Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$150
Charitable contributions and religious donations	14.		\$0
Insurance.			
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.		\$0
15b. Health insurance	15b.		\$0
15c. Vehicle insurance	15c.		\$175
15d. Other insurance. Specify:	15d.		\$0
. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify: Federal or State Tax Repayments	16.		\$50
Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.		\$589
17b. Car payments for Vehicle 2	17b.		\$437
17c. Other. Specify:	17c.		\$0
17d. Other. Specify:	17d.		\$0
Your payments of alimony, maintenance, and support that you did not report as deducted			
from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.		\$0
Other payments you make to support others who do not live with you.			
Specify:	19.		\$0
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
20a. Mortgages on other property	20a.	\$	0
20b. Real estate taxes	20b.	\$	0
20c. Property, homeowner's, or renter's insurance	20c.	\$	0
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0
20e. Homeowner's association or condominium dues	20e.	\$	0.

Official Form 6J Record # 634381 Schedule J: Your Expenses Page 2 of 3

Jason Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$50.00 Pet Care (\$30.00), Postage/Bank Fees (\$20.00), 21. 21. Other. Specify: \$5,952.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$6,012.17 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$5,952.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$60.17 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 634381 Schedule J: Your Expenses Page 3 of 3

Case 15-10338 Doc 1 Filed 03/23/15 Entered 03/23/15 16:09:20 Desc Main Document Page 27 of 56

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

In re

Bankruptcy Docket #:

Judge:

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 03/23/2015

/s/ Jason Price

Jason Price

Dated: 03/23/2015

/s/ Mandy Price

Mandy Price

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Price and Mandy Price / Debtors

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Dai	IKILIL	JIGV I.	ハルベト	: ++ .

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

\*\*DEFINITIONS\*\*

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

SOURCE

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor"s business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

71100111	OCORCE	
2015: \$16,957	employment	
2014: \$93,694		
2013: \$90,000 est		
Spouse		
	SOURCE	



#### 02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

•	•
AMOUNT	SOURCE

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Price and Mandy Price / Debtors

Bankruptcy Docket #:

Judge:

NONE	
X	

Spouse	
AMOUNT	SOURCE

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Up2drive 5550 Britton Pkwy Hilliard OH 43026	Monthly	\$ 437	\$ 14,459
TD AUTO Finance Po Box 9223 Farmington Hills MI	Monthly	\$ 589	\$ 21,968
48333 Chase MTG Po Box 24696 Columbus OH 43224	Monthly	\$ 776	\$ 107,708



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor &	Dates	Amount Paid or Value of	Amount
Relationship to Debtor	of Payments	Transfers	Still Owing

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Price and Mandy Price / Debtors	Bankruptcy Docket #:
	Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
A	

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT STATUS
SUIT AND OF OF AGENCY OF
CASE NUMBER PROCEEDING AND LOCATION DISPOSITION



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Date Description for Whose Benefit Property of and Value was Seized Seizure Of Property



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor Date of Repossession, Foreclosure Description and or Seller Sale, Transfer or Return Value of Property



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement



b. List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason	<b>Price and Mandy</b>	Price / Debtors	Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
^	

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship Date Description or to Debtor, of and Value Organization If Any Gift of Gift



08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
of Property Part by Insurance, Give Particulars Loss

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or Address Name of Payer if Description and Of Payee Other Than Debtor Value of Property

Payment/Value:

Geraci Law, LLC

55 E Monroe St Suite #3400

Chicago, IL 60603

Payment/Value:
\$1,300.00

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or description Address Name of Payer if and Other Than Debtor Value of Property

Hananwill Credit Counseling, 2015 \$20.00 115 N. Cross St., Robinson, IL 62454



#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property Transferred Transferee, Relationship . and to Debtor Date Value Received

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# **UNITED STATES BANKRUPTCY COURT**

		Judge:	
	STATEMENT OF FINANC	IAL AFFAIRS	
10b. List all property transferred by th rust or similar device of which the de	e debtor within ten (10) years immediately prec btor is a beneficiary.	eding the commencement of this co	ase to a self-settled
Name of Trust or other Device	Date(s) of Transfer(s)	Amount and Date of Sale or Closing	
11. CLOSED FINANCIAL ACCOUNTS	S:		
certificates of deposit, or other instrurassociations, brokerage houses and o	iately preceding the commencement of this cas nents; shares and share accounts held in banks other financial institutions. (Married debtors filing struments held by or for either or both spouses of filed.)  Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	s, credit unions, pension funds, coo g under chapter 12 or chapter 13 m	peratives, nust include
mmediately preceding the commence	depository in which the debtor has or had secu ement of this case. (Married debtors filing under s whether or not a joint petition is filed, unless th	chapter 12 or chapter 13 must inc	lude boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer of Surrender, if Any
I3. SETOFFS:  List all setoffs made by any creditor, i	ncluding a bank, against a debt or deposit of th	e debtor within 90 days preceding t	the commencement of
his case. (Married debtors filing unde	er chapter 12 or chapter 13 must include informates are separated and a joint petition is not filed.	ation concerning either or both spor	
Name and Address of Creditor	Date of Setoff	Amount of Setoff	

List all property owned by another person that the debtor holds or controls.

Name and Address Description and Location of Owner Value of Property of Property

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason	Price	and	Mandy	Price	/ Debtors

Bankruptcy Docket #:

Judge:

CTA	IENT	<b>∩</b> E	CINI	ANC	IAI	<b>AFFA</b>	IDC
JIA		UL		AING	IAL	AFFA	IRO

NONE	
V	
$\mathbf{\Lambda}$	l

15. PRIOR ADDRESS OF DEBTOR(S):			
		ement of this case, list all premises which the debtor occu t petition is filed, report also any separate address of eithe	
	Name	Dates of	
Address	Used	Occupancy	
Louisiana, Nevada, New Mexico, Puerto commencement of the case, identify the	munity property state, commonwealth, Rico, Texas, Washington, or Wiscons	or territory (including Alaska, Arizona, California, Idaho, n) within eight (8) years immediately preceding the ny former spouse who resides or resided with the debtor in	n the
If the debtor resides or resided in a com Louisiana, Nevada, New Mexico, Puerto	munity property state, commonwealth, Rico, Texas, Washington, or Wiscons	n) within eight (8) years immediately preceding the	n the
If the debtor resides or resided in a comic Louisiana, Nevada, New Mexico, Puerto commencement of the case, identify the community property state.	munity property state, commonwealth, Rico, Texas, Washington, or Wiscons	n) within eight (8) years immediately preceding the	n the
f the debtor resides or resided in a composition of the debtor resides or resided in a composition of the case, identify the community property state.  Name	munity property state, commonwealth, Rico, Texas, Washington, or Wiscons name of the debtor"s spouse and of a	n) within eight (8) years immediately preceding the	n the
f the debtor resides or resided in a comicouisiana, Nevada, New Mexico, Puerto commencement of the case, identify the community property state.	munity property state, commonwealth, Rico, Texas, Washington, or Wiscons name of the debtor"s spouse and of a	n) within eight (8) years immediately preceding the	ı the



regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the **Environmental Law:** 

Site Name Name and Address Environmental Date and Address of Governmental Unit of Notice Law



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Jason Price and Mandy Price / Debtors Bankruptcy Docket #: Judge: STATEMENT OF FINANCIAL AFFAIRS 17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number. Name and Address of Docket Status of Governmental Unit Number Disposition 18 NATURE, LOCATION AND NAME OF BUSINESS a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. Name & Last Four Digits of Nature Beginning Soc. Sec. No./Complete EIN or of and Other TaxPayer I.D. No. Address **Business Ending Dates** b. Identify any business listed in subdivision a., above, that is "single asset real estate" as defined in 11 USC 101. Name Address The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time. (An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.) 19. BOOKS, RECORDS AND FINANCIAL STATEMENTS: List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the

and Address Rendered

**Dates Services** 

keeping of books of account and records of the debtor.

Name

B7 (Official Form 7) (12/12) Page 7 of 10 Record #: 634381

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Price and Mandy Price / Debtors Bankruptcy Docket #: Judge: STATEMENT OF FINANCIAL AFFAIRS 19b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor. **Dates Services** Name Address Rendered NONE 19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain. Name Address NONE 19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two (2) years immediately preceding the commencement of this case. Name and Date Address Issued NONE 20. INVENTORIES List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. Date Inventory **Dollar Amount of Inventory** (specify cost, market of other of Inventory Supervisor basis) b. List the name and address of the person having possession of the records of each of the inventories reported in a., above. Name and Addresses of Custodian Date of Inventory of Inventory Records 21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:

ı	
ı	v
ı	
ı	

a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.

Name Nature Percentage of and Address of Interest Interest

21b. If the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting or equity securities of the corporation.

Nature and Percentage of Name and Address Title Stock Ownership

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### NODTHEDN DISTRICT OF ILLINOIS EXSTERN DIVISION

Price and Mandy Price / De	btors	Bankruptcy Docke	t #:
		Judge:	
	STATEMENT OF FINAL	ICIAL AFFAIRS	
20 FORMER PARTAIERS OFFICERS	DIDECTORS AND SHAREHOLDERS.		
	<ul><li>B, DIRECTORS AND SHAREHOLDERS: ture and percentage of partnership interes</li></ul>	t of each member of the partnership.	
Name	Address	Date of Withdrawal	
22b. If the debtor is a corporation, list a immediately preceding the commencer	·	with the corporation terminated within one (1) yea	r
Name and Address	Title	Date of Termination	
If the debtor is a partnership or corpora		ATION: dited or given to an insider, including compensati site during one year immediately preceding the	on in any
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
24. TAX CONSOLIDATION GROUP:  If the debtor is a corporation, list the na	me and federal taxpayer identification nun	ber of the parent corporation of any consolidated	group for
The state of the s		ars immediately preceding the commencement of	

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of TaxPayer Pension Fund Identification Number (EIN)

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Price and Mandy Price / Debtors	Bankruptcy Docket #:
	Judae:

#### STATEMENT OF FINANCIAL AFFAIRS

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 03/23/2015

/s/ Jason Price

Jason Price

Dated: 03/23/2015

/s/ Mandy Price

Mandy Price

manay 1 1100

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

In re

Bankruptcy Docket #:

Judge:

#### **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name:	Describe Property Securing Debt:	
Chase MTG	520 Morgan St Joliet, IL 60436	
Attn: Bankruptcy Dept.	(Debtor's Residence)	
Po Box 24696		
Columbus OH 43224		
Property will be (check one):		
□Surrendered ■F	Retained	
If retaining the property, I intend to (check at least o	ne):	
☐Redeem the property		
■Reaffirm the debt		
□Other. Explain	(for example, avoid lien using 110 U.S.C. § 522(f)).	
Property is (check one):		
■Claimed as exempt	□Not claimed as exempt	
Property No. 2		
Creditor's Name:	Describe Property Securing Debt:	
Hilton Grand Vactions Club	Timeshare at 5323 Millenia Lakes Boulevard, Suite 400 Orlando, Florida 32839	
 	Official do, 1 forfice 32000	
Edgewood FL 32839		
Property will be (check one):		
■Surrendered □F	Retained	
	\cialicu	
If retaining the property, I intend to (check at least o		
If retaining the property, I intend to <i>(check at least o</i> □Redeem the property		
□Redeem the property	ne):	
□Redeem the property □Reaffirm the debt	ne):	

Record # 634381 B6F (Official Form 6F) (12/07) Page 1 of 3

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

Bankruptcy Docket #	Bankru	ptcv	Docket	#:
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Judge:

DEBTOR'S STATEMENT OF INTENTION	
Property No. 3	1
Creditor's Name: TD AUTO Finance Attn: Bankruptcy Dept. Po Box 9223 Farmington Hills MI 48333	Describe Property Securing Debt: 2012 Chrysler Town and Country
Property will be (check one):	
□Surrendered ■F	Retained
If retaining the property, I intend to (check at least o  □Redeem the property  ■Reaffirm the debt	nne):
□Other. Explain	(for example, avoid lien using 110 U.S.C. § 522(f)).
Property is <i>(check one)</i> : ■Claimed as exempt	□Not claimed as exempt
Property No. 4	
Creditor's Name: Up2drive Attn: Bankruptcy Dept. 5550 Britton Pkwy Hilliard OH 43026	Describe Property Securing Debt: 2011 Chevrolet Impala
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to (check at least one):  □Redeem the property  ■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. § 522(f)).
□Ottler. Explairi	(ioi example, avoid lien using 110 0.5.C. § 522(t)).
Property is <i>(check one)</i> : ■Claimed as exempt	□Not claimed as exempt

Record # 634381 B6F (Official Form 6F) (12/07) Page 2 of 3

Case 15-10338 Doc 1 Filed 03/23/15 Entered 03/23/15 16:09:20 Desc Main Document Page 40 of 56

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Price and Mandy Price / Debtors

Bankruptcy Docket #:

Judge:

DEBTODIC	<b>STATEMENT</b>	OF I	INITERIT	IAAL
DEDIUK 3	SIAIEMENI	UF		IUN

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.		
Lessor's Name:	Describe Property Securing Debt:	Lease will be
None		assumed pursuant to 11 U.S.C. § 365(p)(2):
		□ Yes □ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.		, ,
Dated: 03/23/2015	/s/ Jason Price	X Date & Sign
	Jason Price	3
Dated: 03/23/2015	/s/ Mandy Price	X Date & Sign
	Mandy Price	71 Date of Gigit

Record # 634381 B6F (Official Form 6F) (12/07) Page 3 of 3

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

In re

Bankruptcy Docket #
---------------------

Judge:

that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: \$2,595.00 For legal services, Debtor(s) agrees to pay and I have agreed to accept \$1,300.00 Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. **Balance Due** \$1,295.00 The source of the compensation paid to me was: Debtor(s) Other: (specify) The source of compensation to be paid to me on the unpaid balance, if any, remaining is: Debtor(s) Other: (specify) The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None. The Service rendered or to be rendered include the following: (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11. U.S.C. (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court. (c) Representation of the client at the first scheduled meeting of creditors. Advice as required. (d) By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed meeting or court dates, amendments to schedules, adversary complaints or conversions to another chapter. **CERTIFICATION** I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. Respectfully Submitted, /s/ Brent Lee Ingram Date: 03/23/2015 **Brent Lee Ingram GERACI LAW L.L.C.**

55 E. Monroe Street #3400 Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 634381 B6F (Official Form 6F) (12/07) Page 1 of 1 Case 15-10338 Doc 1 File Gorass Law Encored 03/23/15 16:09:20 Desc Main National Headquarters: 55 E. Monroe Street #3400 Chicago 11 60603 03 12 332 1800 help@geracilaw.com

Date: 2/4/2015

Consultation Attorney: BLI

Record #: 634-381



### **Chapter 7 Retainer Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

**Debts not discharged** if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues,or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated: 0

ason Price(Debtor)

Afterney for the Debtor(s), Representing Geraci Law L.L.C.

x Mandy Cf vc Q MandyPrice (Joint Debtor) Case 15-10338 Doc 1 Filed 03/23/15 Entered 03/23/15 16:09:20 Desc Main Document Page 43 of 56

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Price and Mandy Price / Debtors

In re

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 03/23/2015	/s/ Jason Price	X Date & Sign
	Jason Price	

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/23/2015 /s/ Mandy Price X Date & Sign

Mandy Price

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

### Document Page 44 of 56 In re Jason Price and Mandy Price / Debtors

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 634381 B 201A (Form 201A) (11/11) Page 1 of 2

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Form B 201A, Notice to Consumer Debtor(s)

In re Jason Price and Mandy Price / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 03/23/2015	/s/ Jason Price
	Jason Price
Dated: 03/23/2015	/s/ Mandy Price
	Mandy Price
Dated: 03/23/2015	/s/ Brent Lee Ingram
	Attorney: Brent Lee Ingram

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B1 (Official Form 1) (12/11)

### Voluntary Petition

This page must be completed and filed in every case)

#### Name of Joint Debtor(s)

Jason Price Mandy Price

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Jason Price

Dated: 3 / 9 /2015

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e 2 // 12015

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines

### << Sign & Date on Those Lines

#### Signature of Attorney

Signature of Attorney for Debtor(s)

#### **Brent Lee Ingram**

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603

Phone: 312-332-1800

Dated: <u>O > 1 O 9</u> /2015

 $^{ullet}$  In a case in which  $\S$  707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Price and Mandy Price / Debtors

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

one of t	he five statements below and attach any documents as directed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.  4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l cer	tify under penalty of perjury that the information provided above is true and correct.
Date	ed: 3 1 1/2015 Aven fine X Date & Sign Jason Price
	// // 003011 1 1100

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Price and Mandy Price / Debtors

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.  4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l ce	rtify under penalty of perjury that the information provided above is true and correct.
Dat	ted: 3 14 12015 Mandy CPncl X Date & Sign
	iyiznay Price

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Price and Mandy Price / Debtors

Bankruptcy Docket #:

Judge:

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 3 / 4 /2015	mar free	X Date & Sign		
Dated: 3 /4 /2015	Jason Price	X Date & Sign		
Dated	Mandy Price	X Julie & Olgi		

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C.

Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a faise statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Price and Mandy Price / Debtors

Bankruptcy Docket #:

Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

X Date & Sign Jason Price

X Date & Sign **Mandy Price** 

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Price and Mandy Price / Debtors

Bankruptcy Docket #:

Judge:

	DEBTOR'S STATEMENT OF INTENTION	Assembly Company of the Company of t
PART A - Debts secured b	y property of the estate. (Part A must be fully	completed for EACH debt
which is secured I	by property of the estate. Attach additional p	ages if necessary.)
Property No. 1		
Creditor's Name:	Describe Property Securing Debt:	
Chase MTG Attn: Bankruptcy Dept.		
Po Box 24696		
Columbus OH 43224		
Property will be (check one):		
□Surrendered	■Retained	
If retaining the property, I intend to (check	at least one):	
☐Redeem the property		·
■Reaffirm the debt		
□Other. Explain	(for example, avoid lie	n using 110 U.S.C. § 522(f)).
Property is (check one):		,
□Claimed as exempt	■Not claimed as exempt	
completed for each unexpired le	dac. Attabil additional pages il lissassi. 1.1	
completed for each unexpired le Property No.		
Property No. Lessor's Name:	Describe Property Securing Debt:	_ease will be
Property No. Lessor's Name:		_ease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
completed for each unexpired le Property No. Lessor's Name: None		assumed pursuant to
Property No. Lessor's Name:		assumed pursuant to 11 U.S.C. § 365(p)(2):
Property No. Lessor's Name:		assumed pursuant to 11 U.S.C. § 365(p)(2):
Property No. Lessor's Name: None	Describe Property Securing Debt:	assumed pursuant to 11 U.S.C. § 365(p)(2): □ Yes □ No
Property No. Lessor's Name: None  I declare under penalty of pe		assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No  roperty of my estate securing a
Property No. Lessor's Name: None  I declare under penalty of penal	Describe Property Securing Debt:	assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No  roperty of my estate securing a
Property No. Lessor's Name: None  I declare under penalty of periods	Describe Property Securing Debt:  jury that the above indicates my intention as to any post and/or personal property subject to an unexpired leading to the second property subject to the se	assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes □ No  roperty of my estate securing a ease.
Property No. Lessor's Name: None  I declare under penalty of penal	Describe Property Securing Debt:  jury that the above indicates my intention as to any public and/or personal property subject to an unexpired le	assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes □ No  roperty of my estate securing a ease.

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### DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if lone have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OVER PETITION IS A GOVERNE!!!!

is filed in Court AND WE HAVE TO READ, CHECK Dated: 3/4/2015	K, & MAKE SURE OUR PETITION IS A COURATE!!!!	X Date & Sign
Dated: 3 / 4 /2015	Jason Price  Manua Price  Mandy Price	X Date & Sign

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Price and Mandy Price / Debtors

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UND	ER PENALTY OF PERJURY THAT THE FOREGOING IS T	RUE AND CORRECT.
Dated: 3 / / /2015	Sason Price	X Date & Sign
Dated: 3 / / /2015	Mandy Price	X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debtor 1	لِ	ason		Price			Case Number (if known	)			
	_	irst Name	Middle Name	Last Name	B		•			<del></del>	•
							Column A Debtor 1	Colum Debto non-fil	COESSISSESSURVENSISSESSUS CONTRA		***************************************
8 ilna	mnlo	yment compensati	ion				\$0.00		\$0.00		***************************************
Dor	not er	nter the amount if yo	ou contend that the amount t. Instead, list it here:	t received was a	benefit		<del>40.00</del>		<del>- 40.00</del>		***************************************
For	уоц						e.				***************************************
For	your	spouse					•				***************************************
		or retirement inco Inder the Social Sec	me. Do not include any am curity Act.	nount received th	at was a		\$0.00		\$0.00		***************************************
Do as a	not ir a victi	nclude any benefits im of a war crime, a	ces not listed above. Sper received under the Social crime against humanity, o other sources on a separate	Security Act or particular or international or	ayments received domestic						**************************************
10a							\$0.00	<u>\$</u>	0.00		
10b							\$ 0.00		\$0.00		
10c	Tota	al amounts from sep	arate pages, if any.				\$0.00		\$0.00		· · · · · · · · · · · · · · · · · · ·
			t monthly income. Add line for Column A to the total for		for each		8281-76	<b>+</b>	\$0.00 =	-1858	26
Part 2	2:	Determine Wheth	er the Means Test Applies t	to You							renancementenericon grow
		-	nthly income for the year.		•				[		-
12a.		opy your total currer	nt monthly income from line	• 11		•••••	. Copy line 11 here		12a.	8281.5	
	M	ultiply by 12 (the nu	mber of months in a year).						ş	x 12	0000
12b.	Th	ne result is your ann	ual income for this part of t	the form.					12b.	<u>\$19,3</u>	75.12
13. Cal	culat	te the median family	y income that applies to y	ou. Follow these	steps:						
Fill	in the	e state in which you	live.		IL						00000
Fill	in the	number of people	in your household.		5						
To f	ind a	list of applicable me	ome for your state and size edian income amounts, go is list may also be available	online using the	link specified in the				13.	\$91,646.00	
14. <b>Ho</b> v	v do i	the lines compare?	,								
14a.		Line 12b is less thar Go to Part 3.	n or equal to line 13. On the	e top of page 1, o	check box 1, There	is no presul	mption of abuse.				
14b.		ine 12b is more tha Go to Part 3 and fill	an line 13. On the top of pa out Form 22A-2.	ge 1, check box	2, The presumption	n of abuse is	determined by Form	22A-2.			
Part 3	3:	Sign Below									
	Bv	sianina here dec	lare under penalty of perju	rv that the inform	ation on this statem	nent and in a	nv attachments is true	and corre	ct.		
	-,	for		,		Mana	4 PM	· ]			
	-		Jason Price			<u> </u>	Mandy Price				
	ا	Date::	12015		Date	:: <u>3</u> /	/ /2015				
	lf y	you checked line 14	a, do NOT fill out or file Fo	rm 22A-2.							
	lf v	you checked line 14	b, fill out Form 22A-2 and f	file it with this for	m.						

Case 15-10338 Filed 03/23/15 Entered 03/23/15 16:09:20 Desc Main Page 55 of 56 Document Jason Price Debtor 1 Case Number (if known) Last Name 41. 41a. Fill in the amount of your total nonpriority unsecured debt. If you filled out A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules (Official Form 6), you may refer to line 5 on that form. x .25 Сору 41b. 25% of your total nonpriority unsecured debt. 11 U.S.C. § 707(b)(2)(A)(i)(I) Multiply line 41a by 0.25 42. Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt. Check the box that applies: Line 39d is less than line 41b. On the top of page 1 of this form, check box 1, There is no presumption of abuse. Go to Part 5. Line 39d is equal to or more than line 41b. On the top of page 1 of this form, check box 2, There is a presumption of abuse. You may fill out Part 4 if you claim special circumstances. Then go to Part 5. Part 4: **Give Details About Special Circumstances** 43. Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative? 11 U.S.C. § 707(b)(2)(B). No. Go to Part 5. Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25. You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments. erage monthly exp Give a detailed explanation of the special circumstances Part 5: Sign Below penalty of perjury that the information on this statement and in any attachments is true and correct. By signing her Jason Price

Doc 1

Date: Dated:

Form B 201A, Notice to Consumer Debtor(s)

In re Jason Price and Mandy Price / Debtors

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

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Mandy Price

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